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## Many Would Choose Benefits Over an Increase in Salary

A WALL STREET JOURNAL ONLINE NEWS ROUNDUP

Many people say it is important to them to get a decent raise from their employers in the coming year, but most say they would forgo a pay hike in exchange for maintaining their current levels of health insurance.

The latest WSJ Online/Harris Interactive Health-Care Poll, conducted in September, sampled adults who have employer-provided health insurance about their views on benefits:

**Over the last two or three years, have each of the following been getting better or worse?**

*Base: Has employer-provided health insurance*

	<b>Your Salary or Pay</b>	<b>Your Retirement Benefits</b>	<b>Your Health Insurance</b>
<b>Much better</b>	14%	8%	7%
<b>Somewhat better</b>	39	16	10
<b>Neither better nor worse</b>	27	41	39
<b>Somewhat worse</b>	13	20	31
<b>Much worse</b>	5	6	11
<b>Do not have</b>	2	5	-
<b>Not sure</b>	-	3	2

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**As you look to next year, which is more important to you?**

*Base: Has employer-provided health insurance*

<b>Getting a decent pay increase</b>	66%
<b>Maintaining or improving your current level of health insurance</b>	29
<b>Don't know</b>	5

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**If you were faced with a choice, which one of the following would you choose?**

*Base: Has employer-provided health insurance*

	Total	AGE					
		18 – 24	25 – 29	30 – 39	40 – 49	50 – 64	65 +
<b>Having no pay increase but retaining your current health-insurance benefits</b>	56%	42%	41%	47%	59%	70%	77%
<b>Getting a decent pay increase and having a significant reduction in your health-insurance benefits</b>	29	35	45	38	25	17	3
<b>Don't know</b>	16	23	14	15	16	13	21

	Total	INCOME				
		Less than \$25,000	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 +
<b>Having no pay increase but retaining your current health-insurance benefits</b>	56%	55%	48%	58%	56%	57%
<b>Getting a decent pay increase and having a significant reduction in your health-insurance benefits</b>	29	35	38	28	26	27
<b>Don't know</b>	16	11	13	14	18	16



**Methodology:** This study was conducted online within the U.S. between Sept. 26 and 30, 2003, among a nationwide cross section of 981 employed adults who have employer-provided health insurance. Figures for age, sex, race, education, income and number of adults were weighted where necessary to align with population proportions. Propensity score weighting was also used to adjust for respondents' propensity to be online. Harris Interactive estimates the results have a statistical precision of ±4.9 percentage points of what they would be if the entire adult population had been polled with complete accuracy.

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